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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Monique	
		First name	First name
	Write the name that is on	S.	
	your government-issued picture identification (for example, your driver's	Middle name	Middle name
		Jackson	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
2.	All other names you	First name	First name
	have used in the last	riist name	rirst name
	8 years	Middle name	Middle name
	Include your married or	Wildie Harie	Wilder Harris
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 7531	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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De	ebtor 1 Monique First Name	S. Jackson  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5800 S Artesian Ave Apt 1n Number Street	Number Street
		Chicago Illinois 60629	
		City State Zip Code Cook	City State Zip Code
		County  If your mailing address is different from the one	County  If Debtor 2's mailing address is different from yours,
		<b>above, fill it in here.</b> Note that the court will send any notices to you at this mailing address.	<b>fill it in here.</b> Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Monique First Name	S. Middle Nam	Jackson le Last Name		Case number (if knd	own)	
Pa	rt 2: Tell the Court Abo						
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, B2010)). Also, go to the to				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's che may pay with  I need to pay Individuals to line official poyou choose to	about how you may pay ck, or money order If y a credit card or check we the fee in installments to Pay Your Filing Fee in the fee be waived (Yout is not required to, waiverty line that applies to	Typically, if you cour attorney is with a pre-printer. If you choose anstallments (Course your fee, and your family signer the Application of the	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on your and attach to A).  If you are filingly if your incorunable to pay to the control of the cont	ice in your local court for you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If filling Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District	Northern District of Illinois  Northern District of Illinois		4/27/2015 MM / DD / YYYY 1/16/2014 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	1:15-bk-14770 1:12-bk-37425
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor District Debtor District		<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11.	Do you rent your residence?	✓ No.	e 12.  r landlord obtained an evid  Go to line 12.  Fill out <i>Initial Statement A</i> this bankruptcy petition.				

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Jackson Debtor 1 Monique S Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Monique S. Jackson Case number (if known)
First Name Middle Name Last Name

Part 5: Exp	lain Your Effo	rts to Receive a Brie	fing About Credit Counseling						
		About Debtor 1:		About Deb	otor 2 (Sp	oouse Only in a Joint Cas	e):		
15. Tell the o	court	You must check one:		You must cl	heck one:				
received	ether you have eived briefing ut credit nseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days bein ptcy petition, and I receive apletion.	fore I		
	equires that ve a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payme veloped with the agency.	nt plan,		
about cre counseling file for ba You mus	about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counse filed thi	ling ager is bankru	ing from an approved creating within the 180 days being the petition, but I do not appletion.	fore I		
following you cann			er you file this bankruptcy petition, opy of the certificate and payment		ST file a c	er you file this bankruptcy pe opy of the certificate and pay			
If you file court car case, you	anyway, the dismiss your will lose filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an obtain t made n	n approve those sen ny reques 30-day te	ked for credit counseling sed agency, but was unable vices during the 7 days after, and exigent circumstancemporary waiver of the	to ter I		
creditors	can begin n activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirer efforts y unable t	ment, atta ou made to obtain i	ay temporary waiver of the ch a separate sheet explainir to obtain the briefing, why yo the before you filed for bankrupumstances required you to file	u were otcy, and		
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with you		e dismissed if the court is diss for not receiving a briefing b ruptcy.			
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive must file with a co	a briefing a certification	fied with your reasons, you n within 30 days after you file. ate from the approved agend payment plan you develope o, your case may be dismisse	You cy, along ed, if any.		
						he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is grante mited to a maximum of 15 da
		I am not required counseling beca	d to receive a briefing about credit ause of:		t require	d to receive a briefing abou ause of:	ıt credit		
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Inca	apacity.	I have a mental illness or a deficiency that makes me incapable of realizing or ma rational decisions about fina	aking		
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disa	ability.	My physical disability cause be unable to participate in briefing in person, by phon- through the internet, even a reasonably tried to do so.	a e, or		
		Active duty.	I am currently on active military duty in a military combat zone.	Acti	ive duty.	I am currently on active mili duty in a military combat zo			
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about ci	redit cour	are not required to receive a seling, you must file a motion ounseling with the court.			

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Debtor 1 Monique First Name	S. Middle Name	Jackson Last Name	Case number (if known)	
	estions for Reporting Purpose	2401 1141110		
16. What kind of debts do you have?	16a. Are your debts primaril	y consumer debts? al primarily for a pers y business debts? <i>I</i> investment or throu	sonal, family, or househo Business debts are debts agh the operation of the b	old purpose."  that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	er 7. Do you estimate t	hat after any exempt prope e to distribute to unsecured	erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5, 5,001-10 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	▼ \$0-\$50,000  □ \$50,001-\$100,000  □ \$100,001-\$500,000  □ \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	The same according a database as additions			
For you	correct.  If I have chosen to file under C of title 11, United States Code under Chapter 7.  If no attorney represents me a out this document, I have obta I request relief in accordance of I understand making a false st	Chapter 7, I am aware e. I understand the re and I did not pay or a ained and read the no with the chapter of ti atement, concealing case can result in fir	e that I may proceed, if elelief available under each gree to pay someone whotice required by 11 U.S. tle 11, United States Comproperty, or obtaining mores up to \$250,000, or in	de, specified in this petition.
	/s/ Monique Jackson Signature of Debtor 1		Signature of De	obtor 2
	Executed on7/26/2013		Executed on	
		DD / YYYY	<del>-</del>	MM / DD / YYYY

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Debtor 1 Monique	S.	Jackson	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not	4-			·
need to file this page.	/s/ Jason Diaz		Date	7/26/2017
	Signature of Attorney	for Debtor		IM / DD / YYYY
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	,			—
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Monique	S.	Jackson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	,				
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number								
(If known)								

П	Check if	this	is	an
	amende	d filir	ηg	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
	value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,291.60
Tb. Copy line 62, Total personal property, from <i>Scriedule PVB</i>	
1c. Copy line 63, Total of all property on Schedule A/B	\$8,291.60
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$12,527.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ12,327.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<del>ΨΟ.ΟΟ</del>
	\$20,246.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	Ψ20,240.00
We also the Land Park Property	\$32,773.00
Your total liabilities	
Your total liabilities	
Part 3: Summarize Your Income and Expenses	_
art 3: Summarize Your Income and Expenses	\$2,678.05
art 3: Summarize Your Income and Expenses  . Schedule I: Your Income (Official Form 106I)	\$2,678.05
Summarize Your Income and Expenses  Schedule I: Your Income (Official Form 106I)	\$2,678.05 \$2,198.00

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Jackson Debtor 1 Monique S \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$649.04 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:					
Debtor 1		nique	S.		Jackson			
Dalata :: 0	Firs	t Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ling) Firs	t Name	Middle N	lame	Last Name			
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois			
		proy court to tare.			(State)			
Case num (If known)	ber							
Officia	J Form	106A/D						Check if this is an
Officia	ıı FOIII	106A/B						amended filing
Sche	dule A	VB: Prope	rty					12/1
category v responsibl write your	where you le for supp name and	think it fits best. E lying correct infor d case number (if k	Be as complete a mation. If more s nown). Answer e	nd ace pace i very q	asset only once. If an asset fits in mor curate as possible. If two married peo s needed, attach a separate sheet to uestion.  Other Real Estate You Own or I	ple are this fo	e filing together, both a orm. On the top of any a	re equally
					residence, building, land, or similar p			
7. DO 900	No. Go to		quitable interest	iii aiiy	residence, building, land, or similar p	лорен	y:	
	Yes. When	re is the property?						
		,		Wha	t is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.1	01	Local Manager Market	-11		Single-family home			red claims on Schedule D: nims Secured by Property.
	Street add	lress, if available, or	otner description		Duplex or multi-unit building			, ,
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile home			
	Number	Street		ш	and		Describe the nature o	f your ownership
				ш	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	H	Other			
				Who one.	has an interest in the property? Chec	ck	Check if this is co	mmunity property
					Debtor 1 only			
				$\overline{\Box}$	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about t erty identification number:	this ite	m, such as local	
If you	own or ha	ve more than one, li	st here:	prop	erty identification number.			
, , ,		,		<u>Wh</u> a	t is the property? Check all that apply.			claims or exemptions. Put
1.2	Street add	lress, if available, or	other description		Single-family home		,	red claims on Schedule D: nims Secured by Property.
		,,			Ouplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative  Manufactured or mobile home		entire property?	portion you own?
					Land			
	Number	Street		ш	nvestment property		Describe the nature of	
	0.1	01-1-	7'- 0-1-		Timeshare Other		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Julei			
				Who	has an interest in the property? Chec	ck	(see instructions)	mmunity property
				one.				
					Debtor 1 only Debtor 2 only			
					Debtor 2 only  Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
				Othe	er information you wish to add about t	this ite	m, such as local	
					erty identification number:		· 	

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Debtor 1	Monique First Name	S. Middle Name	Jackson Last Name	Case number	(if known)	_
	et address, if available, or oth	[	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu Creditors Who Have Cla Current value of the entire property?	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the portion you own?
City		Zip Code C	Investment property Timeshare Other  Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		Describe the nature of interest (such as fee s the entireties, or a life  Check if this is co (see instructions)	imple, tenancy by e estate), if known.
	the dollar value of the por ve attached for Part 1. Wri	p tion you own for a te that number he		about this item,		
Do you ow		equitable interest	in any vehicles, whether they are			
	ns, trucks, tractors, sport util		also report it on Schedule G: Executor cycles	y Contracts and	onexpired Leases.	
3.1	Make Model: Year: Approximate mileage:	Hyundai Elantra 2013 70000	Who has an interest in the propone.  Debtor 1 only Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		entire property? \$6800.00	portion you own? \$6800.00
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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JIOI I	Monique First Name	S. Middle Name	Jackson Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly s and another	the amount of any secu	claims or exemptions. Purified claims on <i>Schedule Laims Secured by Property.</i> Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u></u>	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor	nly	the amount of any secu	claims or exemptions. Purified claims on <i>Schedule Laims Secured by Property.</i> Current value of the portion you own?
			instructions)			
Exar	nples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other, fishing vessels, snowmobiles, when the work with the	motorcycle accessori	Do not deduct secured	claims or exemptions. Pur
Exar	nples: Boats, trailers, motor No Yes	•	er recreational vehicles, other , fishing vessels, snowmobiles, i	motorcycle accessori property? Check hly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Pu tred claims on <i>Schedule L</i> tims Secured by Property. Current value of the portion you own?

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Debtor 1 Monique Jackson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Jewelry \$300.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1450.00 for Part 3. Write that number here .....

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Jackson Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America 17.1. Checking account: \$41.60 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Monique	S.	Jackson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe	checks, promissory not	es, and money orders.	
	✓ No	•	, , ,	ŭ	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		), thrift savings accounts	, or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
					. ———
		Retirement account:			
		Keogh:			. ———
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	<b>✓</b> No		Institution name:		
	Yes	Electric:			. ——
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			· 
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	, —
	<b>✓</b> No				
	Yes	Issuer name and description:			
	_				
					-

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Debto	or 1 Monique	S.	Jackson	Case number (if known)	
	First Name	Middle Nar			
24.		in education IRA, in an accou 530(b)(1), 529A(b), and 529(b)		or under a qualified state tuition program.	
	✓ No  Yes	Institution name and description	on. Separately file the records of any	interests.11 U.S.C. § 521(c):	
0.5	T			in line 4) and sinhte our name	
25.		or your benefit	perty (other than anything listed	in line 1), and rights or powers	
	✓ No Yes. Desc	pribe			
26.	_		crets, and other intellectual prop proceeds from royalties and licensin	= -	
	✓ No  Yes. Desc	eribe			
27.		nchises, and other general in ilding permits, exclusive licenses	=	liquor licenses, professional licenses	
	<b>✓</b> No				
	Yes. Desc	cribe			
Mon	ey or prope	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or proper				portion you own?
					portion you own? Do not deduct secured
	Tax refunds o	wed to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give about	wed to you specific information at them, including whether already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds of No Yes. Give about you and the	specific information It them, including whether already filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and for and formally support	specific information It them, including whether already filed the returns the tax years	ousal support, child support, mainte	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	ousal support, child support, mainte	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	ousal support, child support, mainte	State:  Local:  nance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	ousal support, child support, mainte	State:  Local:  nance, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	ousal support, child support, mainte	State:  Local:  nance, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	ousal support, child support, mainte	State:  Local:  nance, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give about you and the support of the supp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, specific information	payments, disability benefits, sick pa	State: Local:  nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give about you and the support of the supp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, specific information	payments, disability benefits, sick pa	State: Local:  nance, divorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give about your and	specific information it them, including whether already filed the returns the tax years  It due or lump sum alimony, specific information	payments, disability benefits, sick pa	State: Local:  nance, divorce settlement, property settlement  Alimony:  Maintenance: Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Monique	S.	Jackson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		avings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insure of each policy and	irance company	npany name:	Beneficiary:	Surrender or refund value:
32.				y, or are currently entitled to receive	
	✓ No Yes. Describe				
33.		parties, whether or not you had mployment disputes, insurance		a demand for payment	
34.	to set off claims	unliquidated claims of ever	y nature, including counter	claims of the debtor and rights	
	Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		of all of your entries from Pai			\$41.60
Part			_	nterest In. List any real estate in Part	1.
3/.	טס you own or have a	ny legal or equitable interes	t in any business-related pr		
	No. Go to Part 6. Yes. Go to line 38.			pc Dc	rrent value of the rition you own? o not deduct secured claims exemptions
38.	Accounts receivable	or commissions you already	earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		dems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No  Yes. Describe				

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Deb	tor 1 Monique	S.	Jackson	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of your	trade	
	<b>✓</b> No				
	Yes. Describe				
	_				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or igint vantures			
42.		iips or joint ventures			
	<b>✓</b> No		Name of entity:	% of ownership:	
	Yes. Give specific		rame or oracy.	, o or own drainp.	
	information about them				<del>-</del>
	urom				
				-	
12 (	Customor lists mailing	lists, or other compilat	ione		
45.		insts, or other complian	ons		
	<b>✓</b> No				
	Yes. Do your lists i	nclude personally identifial	ole information (as defined in 11 U.S	.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alr	eady list		
	<b>✓</b> No				
	Yes. Give specific				<del>_</del>
	information				<u> </u>
					<del>_</del>
					<u> </u>
			art 5, including any entries for pa		
<b>•</b>	art 5. Write that humbe	51 Here			
Part	Describe Any F	arm- and Commercia	al Fishing-Related Property Y	ou Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it i	n Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?  Do not deduct secured claims
		•			or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>√</b> No				
	Yes. Describe				

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Debt	tor 1 Monique First Name	S. Middle Name	Jackson Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtu	res, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
E 4	Any form and commo	unial fishing valated property year di	l mat also adviliat		
51.	No	rcial fishing-related property you did	not aiready list		
	Yes. Describe				
		II of your entries from Part 6, includi r here		you have attached	
•					
Part	7: Describe All Pro	perty You Own or Have an Inte	rest in That You Did N	Not List Above	
53.		perty of any kind you did not already s, country club membership	list?		
	No No	s, country club membership			_
	Yes. Give specific				
	information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write t	hat number here		
	aa tiio aonar valao or a	ii oi your oiitiioo iioiii i uit ii iiiito t	nat nambor noro minim		
D	list the Totals of	f Each Part of this Form			
Part	List the Totals of	Each Part of this Form			
55. <b>I</b>	Part 1: Total real estate	e, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total vehicles, lin	ne 5	\$6800.00	_	
57. <b>P</b>	art 3: Total personal ar	nd household items, line 15	\$1450.00	_	
58. <b>P</b>	art 4: Total financial as	ssets, line 36	\$41.60	_	
59. <b>i</b>	Part 5: Total business-r	elated property, line 45		_	
60. <b>I</b>	Part 6: Total farm- and	fishing-related property, line 52			
61. <b>I</b>	Part 7: Total other prop	erty not listed, line 54		_	
62.1	Fotal personal property	. Add lines 56 through 61	*8291.60	Copy personal property total ▶	+ \$8291.60
					\$8291.60
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			-

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Fill in this information to identify your case:							
Debtor 1	Monique	S.	Jackson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois				
Case number (If known)			(State)				

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt				
1.	Which set of exemptions are you claim	ing? Check one only, ev	ren if your spouse is filing with you.			
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)			
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$41.60	\$41.60 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Brief description: Used Furniture Line from Schedule A/B: 06	\$500.00	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?			

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Debtor 1 Monique S Jackson Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$300.00 description: **✓** \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$350.00 description: **✓** \$350.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(c); 735 ILCS Brief \$6,800.00 description: 5/12-1001(b) Hyundai Elantra, 2013 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

03

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Fill in this information to identify your ca	ise:				
Debtor 1 Monique First Name	S. Middle Name	Jackson Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)		(Giato)			
Official Form 106D			_		Check if this is an amended filing
Schedule D: Credite	ors Who Hav	ve Claims Secur	ed by Prop	erty	12/15
Yes. Fill in all of the information	ecured by your proper nit this form to the court v	ber the entries, and attach it to	this form. On the top	of any additional pag	
List All Secured Claims      List all secured claims. If a credit separately for each claim. If more thin Part 2. As much as possible, list name.	nan one creditor has a part	icular claim, list the other creditors	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
2.1 CONSUMER PORTFOLIO SVC			\$12,527.00	this claim \$6,800.00	\$5,727.00
Creditor's Name PO BOX 57071  Number Street  IRVINE CA 92619 City State ZIP Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	O70 Automobile  As of the date you file. Contingent Unliquidated Disputed  Nature of lien. Check a An agreement you car loan)	made (such as mortgage or secured as tax lien, mechanic's lien)			<u>,</u>

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$12,527.00

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Fill in this info	rmation to identify your o	ase:		
Debtor 1	Monique	S.	Jackson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
		•	(State)	
Case number (If known)				
, ,	orm 106E/F			 Check if this is an amended fi
Official r	OIIII IUUE/F			
<b>Sched</b>	ule E/F: Cre	editors Who	<b>Have Unsec</b>	cured Claims 12
Form 106A/B) claims that ar the entries in known).	and on Schedule G: Exe e listed in Schedule D: ( the boxes on the left. At	ecutory Contracts and Une Creditors Who Hold Claims	expired Leases (Official For s Secured by Property. If mo	Also list executory contracts on <i>Schedule A/B: Property</i> (Officia orm 106G). Do not include any creditors with partially secured more space is needed, copy the Part you need, fill it out, numb op of any additional pages, write your name and case number (
1. Do any o	reditors have priority u	nsecured claims against y	rou?	
✓ No.	Go to Part 2.			
✓ No.  Yes				

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Monique S Jackson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 BARCLAYS BANK DELAWARE \$1,791.00 Last 4 digits of account number 9163 Nonpriority Creditor's Name When was the debt incurred? 3/2016 125 S WEST ST Number As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19801 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Other. Specify \_ Is the claim subject to offset? **✓** No Yes **CAPITALONE** 4.2 \$3,011.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2015 PO BOX 26625 Number As of the date you file, the claim is: Check all that apply. Contingent **RICHMOND** 23261 Virginia Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.3 **CAPITALONE** \$2,612.00 Last 4 digits of account number 6802 Nonpriority Creditor's Name When was the debt incurred? PO BOX 26625 7/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent RICHMOND 23261 Virginia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Other. Specify \_ Is the claim subject to offset? No Yes

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Jackson Case number (if known) Debtor 1 Monique Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.4	City of Chicago Parking	Look didinite of account numbers	\$10,000.00
	Nonpriority Creditor's Name	Last 4 digits of account number	
	121 N. LaSalle St # 107A Number Street	When was the debt incurred?n/a	
	Trumbor Shoot	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60602	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Other	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		
[]	<u> </u>		****
4.5	FIRST PREMIER BANK Nonpriority Creditor's Name	Last 4 digits of account number 3506	\$311.00
	Jefferson Capital Systems, LLC PO Box 7999	When was the debt incurred? 10/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	c/o Kelly Lukason	Contingent	
	Saint Cloud Minnesota 56302	— Inliquidated	
	City State Zip Code		
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	<u>'</u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.6	LVNV FUNDING LLC		\$566.00
1.0	Nonpriority Creditor's Name	Last 4 digits of account number 9913	
	P.O. Box 52815 Number Street	When was the debt incurred? 2/2017	
	c/o Jeremy T. McCullough Aldridge Pite Haan, LLP	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta Georgia 30355	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 001 UnknownLoanType	
	✓ No		

Yes

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Debtor 1 Monique S. Jackson Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	MERRICK BANK CORP Nonpriority Creditor's Name PO BOX 9201 Number Street	- Last 4 digits of account number 1018  When was the debt incurred? 2/2016  As of the date you file, the claim is: Check all that apply.	\$755.00
	OLD BETHPAGE New York 11804 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.8	Peoples Gas Light & Coke Co.  Nonpriority Creditor's Name 200 E. Randolph St.  Number Street  Chicago Illinois 60601  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Other	\$600.00
4.9	TD BANK USA/TARGETCRED  Nonpriority Creditor's Name PO BOX 673  Number Street  MINNEAPOLIS Minnesota 55440  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 7776  When was the debt incurred? 3/2016  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify CreditCard	\$501.00

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Debtor 1 Monique S Jackson \_\_ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** WEBBANK/FINGERHUT 4.10 \$99.00 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 6250 RIDGEWOOD RD When was the debt incurred? 1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify \_\_\_\_ Is the claim subject to offset? **✓** No Yes

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Debtor 1 Monique S. Jackson Case number (if known)
First Name Middle Name Last Name

FIISLING	arrie Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is mounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
		6e.	\$0.00	
	6e. Total. Add lines 6a through 6d.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$20,246.00	
	that amount here.			
	6i Total Add lines 6f through 6i	6i	\$20,246.00	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Monique	S.	Jackson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 10	J6G
------------------	-----

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	Pangea Properties Name 640 N LaSalle St			Residential Lease, Debtor is Lessee, 1 year lease
	Number	Street		
	Chicago	Illinois	60654	
	City	State	Zip Code	

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Fill in this infor	mation to identify you	r case:		
Debtor 1	Monique	S.	Jackson	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for th		District of Illinois	
	candidately countries as	o. Moraron	(State)	
Case number (If known)	-			
				Check if this is an
Otticial	Corres 1061	I		amended filing
Oniciai	Form 106F	<u> </u> -		
Schedul	e H: Your Co	odebtors		12/15
No Yes  2. Within the	e last 8 years, have yo		operty state or territory? ((	odebtor.)  Community property states and territories include Arizona, California,
N	มเรเลทล, Nevada, New N Go to line 3.	Mexico, Puerto Rico, Texas, W	ashington, and Wisconsin.)	
		mer spouse, or legal equiva	alent live with you at the tim	e?
	No		, ,	
	Yes. In which commu	nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spous	e, former spouse, or legal equ	ivalent	<u> </u>
	Name of your spouse	e, former spouse, or legal equ	iivaieiit	
	Number Street			<del>_</del>
	City	State	Zip Code	<u> </u>
2 In Column	1 list all afvars	lahtara Da nat inaluda wa	r anguag ag a gadahtar if :	our angues is filing with you. List the parson shows in line 2
again as a	a codebtor only if tha	t person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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				3				
Fill in this	information to identify	your case:						
Debtor 1	Monique	S.	Jacks	on				
	First Name	Middle Name	Last N	ame		 Che	ck if this is:	
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last N	amo		_	An amended filing	
							A supplement showing po	ost-petition chapter 13
United State the:	es Bankruptcy Court for	Northern	District of Illi	inois State)			expenses as of the following	
Case numb	er		(0	naic)		_		
(lf known)							MM / DD / YYYY	
Officia	l Form 106I							
Sched	ule I: Your In	come						12/15
information spouse. If r number (if	n about your spouse. I		d your spou	se is not	filing	with you, do	not include information	n about your
	our employment		Debtor 1				Debtor 2	
informa	ition.	Employment status						
	ave more than one job, separate page with	p.oyou	Employed  Not Employed				Employed  Not Employed	
informa	tion about additional		LI NOT E	прюуса			Not Employed	
employe	ers.	Occupation						
	part time, seasonal, or oloyed work.	Employer's name	Chicago N	lidway In	tl.			
	-	Employer's address	6520 S cicero Ave Number Street					
	tion may include student emaker, if it applies.						Number Street	
			Chicago	Illir	nois	60638		
			City	Sta	ate	Zip Code	City	tate Zip Code
		How long employed there?						
Part 2: 0	Give Details About N	Monthly Income						
		the date you file this form	<b>n.</b> If you have	nothina t	o repo	ort for any line. w	vrite \$0 in the space. Inclu	ude vour non-filina
	less you are separated.	,	,		- 10	,,		g
	our non-filing spouse hav ce, attach a separate she	e more than one employer, et to this form.	combine the	informati	on for	all employers fo		below. If you need
					For [	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.		\$2,312.66		•
3. Estim	ate and list monthly ove	rtime pay.		3		+ \$0.00		
4. Calcu	ı <b>late gross income.</b> Add l	ine 2 + line 3.		4.		\$2,312.66		

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Debtor 1 Monique		ckson	Case number	r (if	
First Name	Middle Name Las	st Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4 =	\$2,312.66		
5. List all payroll deductions:					
5a. Tax, Medicare, and Soc	cial Security deductions	5a.	\$370.61		
5b. Mandatory contributio	ns for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	s for retirement plans	5c.	\$0.00		
5d. Required repayments	of retirement fund loans	5d.	\$0.00		
5e. <b>Insurance</b>		5e.	\$0.00		
5f. Domestic support oblig	ations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Spe	cify:	5h. +	\$0.00 +	<del></del>	
•	s. Add lines 5a + 5b + 5c + 5d + 5e +5f +	-	\$370.61		
	ke-home pay. Subtract line 6 from line 4	. 7.	\$1,942.05		
8. List all other income regula	arly received:				
8a. Net income from renta business, profession, o	l property and from operating a r farm				
	ach property and business showing and necessary business expenses, and ome.	8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support paymer dependent regularly re	nts that you, a non-filing spouse, or a	·			
Include alimony, spousa divorce settlement, and p	Il support, child support, maintenance, property settlement.	8c	\$0.00		
8d. Unemployment compe	nsation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance a cash assistance that you	stance that you regularly receive and the value (if known) of any non-receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$219.00		
8g. Pension or retirement		8g.	\$0.00		
8h Other monthly income	. Specify: Prorated Tax Return	8h. +	\$517.00 +		
	ines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8		\$736.00		
10. Calculate monthly income Add the entries in line 10 for	e. Add line 7 + line 9. Debtor 1 and Debtor 2 or non-filing spot	10. use	\$2,678.05 +	=	\$2,678.05
Include contributions from a friends or relatives.	ntributions to the expenses that you li in unmarried partner, members of your ho s already included in lines 2-10 or amount	ousehold, your d	ependents, your roomn		
Specify:				11	. + \$0.00
	st column of line 10 to the amount in l mmary of Schedules and Statistical Sumi				\$2,678.05
					Combined monthly income
13. <b>Do you expect an increas</b> No.	e or decrease within the year after yo	u file this form?			
Yes. Explain:					

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		Docu	ment Page 33 of 6	4	
Fill in this infor	mation to identify	y your case:			
Debtor 1	Monique	S.	Jackson		
Dalata :: 0	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court	for the: Northern [	District of Illinois		nowing post-petition chapter 13
Case number			(State)	expenses as of t	the following date:
(If known)				MM / DD / YYYY	<u>′</u>
Official	Form 10	61			
Schedul	e J: Your	Expenses			12/15
information. If	more space is n	as possible. If two married people and eeded, attach another sheet to this			
	wer every quest cribe Your Ho				
1. Is this a joi		useriola			
	o to line 2				
		o in a congrete household?			
L res. D		e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Experi	nses for Separate Household of Deb	tor 2.	
2. Do you hav	re dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
20010. 2.		Sasir asponasin	Child	8 years	No.
					Yes.
			Child	16 years	No.
					✓ Yes.
	penses include of people other	<b>✓</b> No			
than		Yes			
yourself an dependent	•				
B I G Foli		naina Manthh. Comanas			
		going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
	•	h non-cash government assistance luded it on Sc <i>hedule I: Your Incom</i> e	•		Your expenses
	I or home owner or the ground or k	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		<b>\$913.00</b>
If not inc	luded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Monique S. Jackson Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments	for your residence, such a	as home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$150.00
6b. Water, sewer, garbage collecti	ion		6b.	\$0.00
6c. Telephone, cell phone, Interne	et, satellite, and cable service	es	6c.	\$200.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supplie	es		7.	\$515.00
8. Childcare and children's education	tion costs		8.	\$0.00
9. Clothing, laundry, and dry clean	ning		9.	\$75.00
10. Personal care products and se	ervices		10.	\$75.00
11. Medical and dental expenses			11.	\$0.00
12. <b>Transportation.</b> Include gas, ma Do not include car payments	aintenance, bus or train fare		12.	\$150.00
13. Entertainment, clubs, recreati	on, newspapers, magazin	es, and books	13.	\$0.00
14. Charitable contributions and r	eligious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducte	ed from your pay or included	d in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$120.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes ded	ucted from your pay or inclu	uded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments	<b>:</b>		10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, ma	intenance, and support th	hat you did not report as deducted from		\$0.00
your pay on line 5, Schedule I,	, Your Income (Official Fo	rm 106l).	18.	
19. Other payments you make to s	upport others who do not	live with you.		
Specify:			19.	\$0.00
		of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	y		20a	\$0.00
20b. Real estate taxes.	antala la accesa		20b	\$0.00
20c. Property, homeowner's, or r			20c	\$0.00
20d. Maintenance, repair, and up			20d	\$0.00
20e. Homeowner's association or	r condominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Monie		S.	Jackson	Case number (if known)		
First I	Name	Middle Name	Last Name	<del></del>		
21. <b>Other.</b> Spe	ecify:		<u> </u>		21	\$0.00
	your monthly expenses.					\$2,198.00
	nes 4 through 21.			\$0.00		
	` ' '	,, ,	from Official Form 106J-2			\$2,198.00
22c. Add lir	ne 22a and 22b. The result	is your monthly exp	enses.		22.	
23. Calculate	your monthly net income	·.				
23a. Copy	line 12 (your combined mo	onthly income) from	Schedule I.		23a	\$2,678.05
23b. Copy	your monthly expenses fro	m line 22 above.			23b	\$2,198.00
	act your monthly expenses	, ,	ncome.			\$480.05
The re	esult is your monthly net in	come.			23c	
For examp	ble, do you expect to finish	paying for your car l	ses within the year after yoan within the year or do yo nodification to the terms of	ou expect your		

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Fill in this information to identify your case:					
Debtor 1	Monique	S.	Jackson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number					

### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	▼ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and				
×	/s/ Monique Jackson	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 7/26/2017	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill in this inf	formation to identify your o	case:					
Debtor 1	Monique First Name	S. Middle Na	Jackson ame Last Nam	ne	-		
Debtor 2 (Spouse, if filing	First Name	Middle Na	ame Last Nam	10	-		
United States	s Bankruptcy Court for the:	Northern	District of Illino		_		
Case numbe	er		(Sta	te)	_		
, ,							Check if this is ar
Officia	l Form 107						amended filing
Statem	ent of Financia	al Affairs fo	r Individuals	Filing fo	r Bankru	ptcy	04/16
information	olete and accurate as po n. If more space is need known). Answer every g	ed, attach a sepa					
	ve Details About Your		and Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married						
<u></u> ✓ N	lot married						
2. Durin	g the last 3 years, have yo	ou lived anywhere	other than where you li	ve now?			
<b>▼</b> N	lo						
Y	es. List all of the places ye	ou lived in the last	3 years. Do not include	where you live	now.		
C	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same a	as Debtor 1		Same as Debtor 1
<u> </u>	lumber Street		From	Number St	reet		From
_			То	-			То
<u>-</u>	City State	Zip Code		City	State	Zip Code	
	only State	Zip Gode			as Debtor 1	Zip Code	Same as Debtor 1
Ī	lumber Street		From	Number St	reet		From
_			То				То
	City State	Zip Code		City	State	Zip Code	
3. Within	the last 8 years, did you e	ever live with a sno	use or legal equivalent	in a communi	tv property stat	e or territory?	ommunity property states
	itories include Arizona, Calif						
<b>✓</b> No	•						
Ye	s. Make sure you fill out S	chedule H: Your C	odebtors (Official Form	106H).			

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Jackson Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$11000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$25000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$25000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Link \$1,314.00 From January 1 of current year until the date you filed for bankruptcy: Link \$2,628.00 For last calendar year: (January 1 to December 31, 2016 Link \$2,628.00 For the calendar year before that: (January 1 to December 31, 2015

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Jackson Debtor 1 Monique Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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otor 1	Monique		S.	Jack	kson	Case number	(if known)
F	First Name		Middle Name	Last	Name		
Inside corpo agent	ers include your erations of whicl	relatives; and you are and for a busing	ny general partners n officer, director, p ess you operate as	; relatives of any g erson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; You securities; and any managing You domestic support obligations,
Ľ.	No Yes. List all pay	ments to a	ın insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Īr	nsider's Name						
N	lumber Street						
C	City	State	Zip Code				
Īr	nsider's Name						
N -	lumber Street						
C	City	State	Zip Code				
inside Includ	er? de payments on	debts gua	ranteed or cosigned	d by an insider.	payments or trans	fer any property o	n account of a debt that benefited an
⊔ '	res. List ан рау	ments triat	benefited an insi	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
Īr	nsider's Name						
N	lumber Street						
C	City	State	Zip Code				
Īr	nsider's Name						
N	lumber Street						
_	City	State	Zip Code				

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Jackson Debtor 1 Monique Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2013 Hyundai Elantra 07/2017 \$6800 City of Chicago Parking Creditor's Name Explain what happened 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	or 1	Monique First Name	S. Middle Name	Jackson Last Name	Case number (if known)		
11.		thin 90 days before you f counts or refuse to make			ank or financial institution,	set off any amou	nts from your
	<b>✓</b>	No Yes. Fill in the details.					
				Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account	number: XXXX-		
		City State	Zip Code	Ü			
12.			ed for bankruptcy, was a		possession of an assignee fo	r the benefit of o	creditors, a court-
		No	raiding of uncontrol control				
Part	 5:	Yes  List Certain Gifts and	d Contributions				
13.	Wi	ithin 2 years before you t	filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600	per person?	
	<b>✓</b>	No Yes. Fill in the details for	or each gift.				
		Gifts with a total value per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Ga	ave the Gift				<del></del>
		Number Street					
		City State Person's relationship to y	·				
		Person to Whom You Ga	ave the Gift				
		Number Street					
		City State Person's relationship to y	·				

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Debt	tor 1	Monique	S.	Jackson	Case number (if known	)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	for bankruptev. did	you give any gifts or contrib	outions with a total value o	f more than \$600	to any charity?
			ior bankruptoy, ara	you give any give or continu	outions with a total value o	· more than \$600	to any onanty.
	$\mathbf{Y}$	No	. 1 261				
	Ш	Yes. Fill in the details for ea		on.			
		Gifts or contributions to che that total more than \$600	narities	Describe what you cont	ributed	Date you contributed	Value
		that total more than \$000				Contributed	
		OL 11 L M		<u>-</u>			
		Charity's Name					
				-			
		Number Street		-			
		City State	Zip Code				
Dowl	G.	List Certain Losses					
Part	0:	LIST GELTAILI LOSSES					
15.	Wit	hin 1 year before you filed fo	or bankruptev or sir	nce you filed for bankruptcy.	did you lose anything beca	ause of theft. fire.	other disaster, or
		nbling?	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , ,	, ,	,
	<b>V</b>	No					
	Ħ	Yes. Fill in the details.					
	ш	Describe the property you	loot and	Describe any insurance	a average for the less	Date of your	Value of property
		how the loss occurred	iost and	Include the amount that i		loss	lost
				pending insurance claims	s on line 33 of Schedule		
				A/B: Property.			
Part	7:	List Certain Payments o	r Transfers				
		out seeking bankruptcy or pr ude any attorneys, bankruptcy No			or services required in your ba	nkruptcy.	
	✓	Yes. Fill in the details.					
				Description and value o transferred	f any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 350.00		7/26/2017	\$350.00
		Person Who Was Paid		Automey 3 ree - 330.00		1720/2011	4000.00
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payme	ent, if Not You				
		Person Who Was Paid					
		Person who was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address		•			
		Person Who Made the Payme	ent if Not You				

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Debtor	1 Monique	S.		ase number <i>(if known)</i>		
	First Name	Middle Name	Last Name			
he	ithin 1 year before you file lp you deal with your cree o not include any payment o	ditors or to make payn		alf pay or transfer a	ny property to an	yone who promised to
□	No Yes. Fill in the details.					
			Description and value of any propertransferred	perty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		- -			
	City State	Zip Code	-			
<b>th</b> In	e ordinary course of your	business or financial as and transfers made as	security (such as the granting of a securi		•	
_			Description and value of property transferred		property or eived or debts pai	Date id transfer was made
	Person Who Received Tra	ansfer	-			
	Number Street		-			
	City State Person's relationship to y	•	-			
	Person Who Received Tra	ansfer	-			
	Number Street		-			
	City State Person's relationship to y	•	-			
be	ithin 10 years before you feneficiary? hese are often called asset-p		id you transfer any property to a self-s	ettled trust or simil	ar device of which	h you are a
Ī	Yes. Fill in the details.		Description and value of the pro	operty transferred		Date transfer was
	Name of trust					made
	rumo or trust					

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Jackson Debtor 1 Monique Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Jackson Debtor 1 Monique \_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Monique First Name	S. Middle Name	Jackson Last Name	Case number	(if known)	
		FIRST Name	Middle Name	Last Name			
26.	Hav	e you been a part	y in any judicial or adminis	trative proceeding under	any environmental law?	Include settlements and orde	ers.
	<b>✓</b>	No					
		Yes. Fill in the det	tails.				
				Court or agency	Nature	e of the case	Status of the case
		Case title					
				Court Name			Pending
		Case number		NumberStreet			On appeal
							Concluded
		_		City State	Zip Code		
Part	11:	Give Details Ab	oout Your Business or C	Connections to Any Bu	siness		
27.	Wit	hin 4 years before	you filed for bankruptcy, d	id you own a business or	have any of the following	connections to any business	?
		-				-	
			etor or self-employed in a t	*	-	part-ume	
			a limited liability company	(LLC) or irrilled liability pa	trunership (LLP)		
		A partner in a					
			rector, or managing execut	•			
		An owner of a	at least 5% of the voting or	equity securities of a corp	poration		
	<b>✓</b>	No. None of the a	above applies. Go to Part 1	2.			
		Yes. Check all that	at apply above and fill in the	e details below for each b	usiness.		
				Describe the natu	re of the business	Employer Identification n	
						include Social Security no	umber or ITIN.
		Business Name				EIN:	
		N				Datas business suisted	
		Number Street		Name of accounta	ant or bookkeeper	Dates business existed	
		City	State Zip Code		-	From To	
							<u>_</u>
				Describe the natu	re of the business	Employer Identification n	umber Do not
						include Social Security no	umber or ITIN.
		Business Name				EIN:	
		Number Street				Dates business existed	
		Number Street		Name of account	ant or bookkeeper	Dates busilless existed	
		City	State Zip Code			From To	
				Describe the natu	ire of the business	Employer Identification n	umber Do not
				Dodding the nate	no or the business	include Social Security no	
		Business Name				EIN:	
		Number Street		Name of second		Dates business existed	
		City	State Zip Code	mame of accounts	ant or bookkeeper	Erom T-	
		Jily .	Sidio Zip Oode			From To	

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Deb	otor 1 Monique	S.	Jackson	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	ed for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details be	elow.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		<u> </u>	
	City Stat	e Zip Code	<u> </u>	
Pari	t 12: Sign Below			
	a bankruptcy case can result <b>∀</b>	ū	,	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of I			Signature of Debtor 2
	Date 7/26/20	017		Date
ı	Did you attach additional pag	es to Your Statement o	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes			
ı	Did you pay or agree to pay s	omeone who is not an a	ttorney to help you fill out b	ankruptcy forms?
	<b>✓</b> No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		North	ern District of Illinois		
In re	Monique S. Jackson		_	Case No.	
	Debtor		-		(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF AT	TORNEY F	OR DEBTOR
com	suant to 11 U.S.C. § 329(a) and F pensation paid to me within one lered or to be rendered on behalf	year before the f	iling of the petition in bank	cruptcy, or agreed to	o be paid to me, for services
For	legal services, I have agreed to ac	cept			\$4,000.00
Prio	r to the filing of this statement I h	nave received			\$350.00
Bala	nce Due				\$3,650.00
2. The	source of the compensation paid	I to me was:			
	<b>✓</b> Debtor	Oth	er (specify)		
3. The	source of the compensation paid	I to me is:			
	<b>✓</b> Debtor	Oth	er (specify)		
	I have not agreed to share the abmembers and associates of my la		ompensation with any othe	r person unless the	ey are
ш	I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of	the agreement, together wi		
5. In re	eturn for the above-disclosed fee, a. Analysis of the debtor's finan	-	<del>-</del>	· ·	· ·
	bankruptcy; b. Preparation and filing of any p	natition schadul	oe etatemente of affaire an	d plan which may k	na raquirad:
					•
	c. Representation of the debtor	_			-
	d. Representation of the debtor i	in adversary prod	ceedings and other contest	ed bankruptcy mat	ters;
6. By a	agreement with the debtor(s), the a	above-disclosed	fee does not include the fo	ollowing services:	
			CERTIFICATION		
	fy that the foregoing is a completo in this bankruptcy proceedings.	e statement of ar	ny agreement or arrangeme	ent for payment to r	me for representation of the
	7/26/2017		/s/	Jason Diaz	
	Date		Signat	ure of Attorney	
			Sem	rad Law Firm	
	-			ne of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Jackson, Monique S.  Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFICAT	TION OF CREDITOR MAT	RIX		
TI knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is tr	ue and correct to the best of their		
Date:	7/26/2017	/s/ Jackson, Mor Jackson, Moniqu Signature of Deb	ue S.		

CONSUMER PORTFOLIO SVC PO BOX 57071 IRVINE, CA, 92619

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

BARCLAYS BANK DELAWARE 698 1/2 South Ogden Street Buffalo, NY, 14206

MERRICK BANK CORP PO Box 10368 c/o Susan Gaines Greenville, SC, 29603

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

TD BANK USA/TARGETCRED PO BOX 673 MINNEAPOLIS, MN, 55440

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

WEBBANK/FINGERHUT 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Peoples Gas Light & Coke Co. 200 E. Randolph St. Chicago, IL, 60601

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(	s) (a	Attorney for Debtor(s)	
M	vique Jackson	/s/ Jason Diaz	
Signed	:		
Date:	7/26/2017		

Do not sign if the fee amounts at top of this page are blank.

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S. Middle Name	Jackson Lost Name	Case number (if known)	
<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>			
Yes. I am filing under Chapt	er 7. Do you estimate that a	fter any exempt property istribute to unsecured cr	vis excluded and administrative editors?
☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	Customic	Eno-	25,001-50,000 50,001-100,000 More than 100,000
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	二 \$10,000,001 二 \$50,000,001	-\$50 million F -\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,001 \$50,000,001	-\$50 million -\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  /*/ Monique Jackso*  /*  /*/ Monique Jackso*  /*  /*  /*  /*  /*  /*  /*  /*  /*			
	estions for Reporting Purpose  16a. Are your debts primari  "incurred by an individuation No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primari money for a business of No. Go to line 16c.  Yes. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts your debts your debts your debts your debts your debts you have go to line 17.  16c. State the type of debts your debts you have go to line 17.  16c. State the type of debts you have go to line 17.  16c. State the type of debts you have go to line 17.  16c. State the type of debts you have go to line 17.  Yes. I am filing under Chapte expenses are paid that go to line 17.  Yes.  Yes.  1-49  So-99  100-199  200-999  30-\$50,000  \$500,001-\$100,000  \$500,001-\$100,000  \$500,001-\$100,000  \$500,001-\$100,000  \$500,001-\$100,000  Thave examined this petition, a correct.  If I have chosen to file under Conference to line 11, United States Code under Chapter 7.  If no attorney represents me are out this document, I have obtained this document.	estions for Reporting Purposes  16a. Are your debts primarily consumer debts? Consider of the primarily for a personal of the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Business or investment or through the primarily business debts? Busine	estions for Reporting Purposes  16a. Are your debts primarily consumer debts? Consumer debts are defined incurred by an individual primarily for a personal, family, or household incurred by an individual primarily for a personal, family, or household incurred by an individual primarily for a personal, family, or household incurred by an individual primarily business debts? Business debts are debts the money for a business or investment or through the operation of the business or investment or through the operation of the business of the primary incurred by a property of the primary incurred by a primary incurred by a primary incurred by a property of the primary incurred by a property of better of title 11, United States Code, I understand the relief available under each of under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is out this document, I have obtained and read the notice required by 11 U.S.C. I request relief in accordance with the chapter of title 11, United States Code, I understand the relief available under each of under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is out this document, I have obtained and read the notice required by 11 U.S.C. Set 152, 1341, 1519, and 3571.  ** Adminiture of Debtor 7* Signature of Debtor 9* Signature of Debt

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Fill in this info	rmation to identify your ca	nse'			
Debtor 1	Monique	S.	Jackson		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	<del></del>	
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)	· · · · · · · · · · · · · · · · · · ·				Provide Change if their in its
Official	Form 106De	С			Check if this is a amended filing
Declarat	ion About an I	– ndividual Deb	tor's Schedules	•	12/1:
					12/1:
n two married	people are tiling togethe	r, both are equally respo	nsible for supplying correc	t Information.	
You must file t	this form whenever you fi	le bankruptcy schedules	or amended schedules. Ma	aking a false statement, concealing pro	operty, or obtaining
U.S.C. §§ 152,	1341, 1519, and 3571.	on with a ballkruptcy cas	se can result in lines up to	\$250,000, or imprisonment for up to 20	) years, or both. 18
Partitie Sign	n Below				
Did you p	ay or agree to pay some	one who is NOT an attorr	ney to help you fill out bank	ruptcy forms?	
✓ No					
Yes.	Name of person		Attach Bankruptcy P	etition Preparer's Notice, Declaration, and	
Tietmielk	•		Signature (Official Fo		
Under per	nalty of perjury, I declare are true and correct.	that I have read the sun	nmary and schedules filed v	vith this declaration and	
44	$\backslash M$				
***************************************	que JacksonX (Mul	<u>LYL</u>	× <u></u>		
Signature o	or penior i	1 1	Signature	of Debtor 2	

Date

MM/DD/YYYY

Date 7/26/2017

MM/DD/YYYY

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Debtor 1	Monique First Name	S. Middle Name	Jackson Last Name	Case number (il known)
28. Wit	thin 2 years before y editors, or other part	ou filed for bankruptcy, did		ment to anyone about your business? Include all financial institutions,
\$17031	Yes. Fill in the deta	ils below.		·
			Date issued	
	Name	***************************************	MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
Part 19	Sign Below	·		
a bar	nkruptcy case can re	onique Jackson	, or imprisonment for up t	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signaturi	e of Debtor 1		Signature of Debtor 2
	Date 7/2	26/2017	donne	Date
Did y	ou attach additional	pages to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No Yes			, , , , , , , , , , , , , , , , , , , ,
Did y	ou pay or agree to p	ay someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
Z	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

in re:	Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERI	FICATION OF CREDITOR MATE	RIX		
knowledge	he above named Debtors hereby v e.	erify that the attached list of creditors is true	e and correct to the best of their		
Date:	7/26/2017	/s/ Jackson, Monic Jackson, Monique Signature of Debto	s./		